

In re **Joe Don Stevens, Jr.**
Debra Diana Stevens

Case No. **10-37816-13**
 (if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
PROPERTY 1: Single Family Residential Homestead 546 W. Red Bird Lane Duncanville, TX 75116 Legal Descrip: IRWIN KEASLER DEV RED BIRD 6 2: BLK 51 LOT 17 Year Built: 1986 Square Ft: 2504 Taxing Jurisdictions: City of Duncanville Duncanville ISD Dallas County, including DCCC and Parkland Hosp.	Fee Simple	C	\$151,440.00	\$168,556.51
PROPERTY 2: Undeveloped Lakefront Property Southern Oaks Subdivision, Lot 34 Block 1 Phase 3 Richland Chambers Lake, Freestone Co. Value determined by sale of identical contiguous property with boat dock, sold for \$20,000. Debtors' property does not have a boat dock.	Fee Simple	C	\$19,000.00	\$29,904.00
Total:			\$170,440.00	

(Report also on Summary of Schedules)

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**Case No. **10-37816-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Inwood National Bank Duncanville Checking: \$3128.97 Savings: \$2421.58	C	\$5,550.55
3. Security deposits with public utilities, telephone companies, landlords, and others.		Duncanville Water	C	\$50.00
4. Household goods and furnishings, including audio, video and computer equipment.		Standard Household Furnishings	C	\$3,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes	C	\$1,000.00
7. Furs and jewelry.		Wedding Rings & misc. jewelry	W	\$10,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re **Joe Don Stevens, Jr.**
Debra Diana Stevens

Case No. **10-37816-13**
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re **Joe Don Stevens, Jr.**
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Case No. **10-37816-13**
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford F250 V10 3/4 Ton Styleside Supercab XL Purchased: 2002 Miles: 196,000	C	\$5,500.00

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**Case No. **10-37816-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.		2005 Bennington Pontoon: Model 2275FSI Purchased 2006 Value is NADA	C	\$10,345.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		General Office Items	C	\$1,000.00
29. Machinery, fixtures, equipment, and supplies used in business.		Digital Camera	C	\$250.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		2005 Pilgrim SE210 Travel Trailer, with 2 slides Value based on similar model (M-295 BHSS)	C	\$8,730.00
<div> <div>3</div> <div>continuation sheets attached</div> </div> <div> <div>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</div> <div>Total ></div> </div>				\$45,925.55

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**Case No. **10-37816-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
\$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
PROPERTY 1: Single Family Residential Homestead 546 W. Red Bird Lane Duncanville, TX 75116 Legal Descrip: IRWIN KEASLER DEV RED BIRD 6 2: BLK 51 LOT 17 Year Built: 1986 Square Ft: 2504 Taxing Jurisdictions: City of Duncanville Duncanville ISD Dallas County, including DCCC and Parkland Hosp.	11 U.S.C. § 522(d)(1)	\$0.00	\$151,440.00
Inwood National Bank Duncanville Checking: \$3128.97 Savings: \$2421.58	11 U.S.C. § 522(d)(5)	\$5,550.55	\$5,550.55
Duncanville Water	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Standard Household Furnishings	11 U.S.C. § 522(d)(3)	\$3,500.00	\$3,500.00
	11 U.S.C. § 522(d)(5)	\$0.00	
<i>* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i>		\$9,100.55	\$160,540.55

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**Case No. **10-37816-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Clothes	11 U.S.C. § 522(d)(3)	\$1,000.00	\$1,000.00
	11 U.S.C. § 522(d)(5)	\$0.00	
Wedding Rings & misc. jewelry	11 U.S.C. § 522(d)(4)	\$2,900.00	\$10,000.00
	11 U.S.C. § 522(d)(5)	\$7,100.00	
1999 Ford F250 V10	11 U.S.C. § 522(d)(2)	\$3,450.00	\$5,500.00
3/4 Ton Styleside Supercab XL			
Purchased: 2002	11 U.S.C. § 522(d)(5)	\$2,050.00	
Miles: 196,000			
2005 Bennington Pontoon:	11 U.S.C. § 522(d)(5)	\$0.00	\$10,345.00
Model 2275FSI			
Purchased 2006			
Value is NADA			
General Office Items	11 U.S.C. § 522(d)(6)	\$1,000.00	\$1,000.00
Digital Camera	11 U.S.C. § 522(d)(6)	\$250.00	\$250.00
2005 Pilgrim SE210 Travel Trailer, with 2 slides	11 U.S.C. § 522(d)(5)	\$8,730.00	\$8,730.00
Value based on similar model (M-295 BHSS)			
		\$35,580.55	\$197,365.55

In re **Joe Don Stevens, Jr.**
Debra Diana StevensCase No. **10-37816-13**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxxxxx0001 Commerce Bk Po Box 248 Kansas City, MO 64141	C	DATE INCURRED: 07/2006 NATURE OF LIEN: Recreational Marine PMSI COLLATERAL: Boat REMARKS: 2005 Bennington boat				\$14,617.00	\$4,272.00
		VALUE: \$10,345.00					
ACCT #: Roy Veldman 310 N. 12th Street Corsicana, TX 75110	C	DATE INCURRED: 9/2004 NATURE OF LIEN: Mortgage COLLATERAL: Undeveloped lakefront property REMARKS:				\$29,904.00	\$10,904.00
		VALUE: \$19,000.00					
ACCT #: xxxxxxxxxx2912 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	C	DATE INCURRED: 03/2008 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Residential Real Property REMARKS: Homestead				\$149,655.00	
		VALUE: \$151,440.00					
Representing: Wells Fargo Hm Mortgag		Barrett Daffin Frappier Turner Engel LLP 1900 St. James Place, STE 500 Houston, TX 77056				Notice Only	Notice Only
Subtotal (Total of this Page) >						\$194,176.00	\$15,176.00
Total (Use only on last page) >							

1 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxx2912	C	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: Residential Real Property REMARKS: Homestead				\$18,901.51	\$17,116.51
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		VALUE: \$151,440.00					
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims						\$18,901.51 \$213,077.51 (Report also on Summary of Schedules.)	\$17,116.51 \$32,292.51 (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Subtotal (Total of this Page) >
 Total (Use only on last page) >

In re **Joe Don Stevens, Jr.**
Debra Diana StevensCase No. **10-37816-13**
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

In re **Joe Don Stevens, Jr.**
Debra Diana StevensCase No. **10-37816-13**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**TYPE OF PRIORITY**

Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: IRS	C	DATE INCURRED: CONSIDERATION: Taxes REMARKS:		\$5,083.00	\$5,083.00	\$0.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims				Subtotals (Totals of this page) >	\$5,083.00	\$5,083.00
Total >						
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						
Totals >						
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						

In re **Joe Don Stevens, Jr.**
Debra Diana StevensCase No. **10-37816-13**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: The Ford Law Firm, PLLC PO Box 702345 Dallas, TX 75370-2345	C	DATE INCURRED: 11/01/2010 CONSIDERATION: Attorney Fees REMARKS:				\$2,814.00	\$2,814.00	\$0.00
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$2,814.00	\$2,814.00	\$0.00
						\$7,897.00		
							\$7,897.00	\$0.00

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**Case No. **10-37816-13**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-4244 Associated Recovery Systems PO Box 469046 Escondido, CA 92046-9046	C	DATE INCURRED: CONSIDERATION: Collecting for - Capital One Bank REMARKS:				\$2,232.83
ACCT #: xxxxxxxxxx8856 Bank Of America Attn: Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27410	C	DATE INCURRED: 06/2007 CONSIDERATION: Recreational REMARKS: charge off Motorcycle				\$12,479.00
ACCT #: xxxxxxxxxxxx4572 Bank Of America Attn: Bankruptcy NC4-105-03-14 PO Box 26012 Greensboro, NC 27410	C	DATE INCURRED: 03/2006 CONSIDERATION: Credit Card REMARKS:				\$5,750.00
Representing: Bank Of America		National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442				Notice Only
Representing: Bank Of America		Northstar Location Services, LLC Attn: Financial Services Dept. 4285 Genesee St Cheektowaga, NY 14225-1943				Notice Only
ACCT #: xxxxxxxxxxxx0598 Bank Of America Po Box 17054 Wilmington, DE 19850	C	DATE INCURRED: 03/2008 CONSIDERATION: Credit Card REMARKS:				\$4,235.00
Subtotal >						\$24,696.83
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**Case No. **10-37816-13**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx0867 CBE Group 131 Tower Park Dr Suite 100 Waterloo, IA 50704	C	DATE INCURRED: 07/2010 CONSIDERATION: Collection Attorney REMARKS: Dish Network				\$47.00
ACCT #: xxxxxxxxxxxx9794 Citibank / Sears Po Box 6189 Sioux Falls, SD 57117	C	DATE INCURRED: 09/1997 CONSIDERATION: Credit Card REMARKS:				\$11,893.00
ACCT #: xxxxxx2296 Citibank / Texaco Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	C	DATE INCURRED: 08/1997 CONSIDERATION: Credit Card REMARKS:				\$3,523.00
Representing: Citibank / Texaco		Accounts Receivable Management, Inc PO Box 561 Thorofare, NJ 08086-0561				Notice Only
ACCT #: xxxx696-0 City of Duncanville - EMS PO Box 971408 Dallas, TX 75397-1408	C	DATE INCURRED: 2/2009 CONSIDERATION: Medical Debt REMARKS:				\$860.00
ACCT #: xxxxxxxxxxxx5867 GEMB / Carecr Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	C	DATE INCURRED: 03/2006 CONSIDERATION: Charge Account REMARKS:				\$4,859.00
Sheet no. <u>1</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$21,182.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**Case No. **10-37816-13**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Representing: GEMB / Carecr		Allied Interstate PO Box 1962 Southgate, MI 48195-0962				Notice Only
ACCT #: xxxxxxxxxxxx2959 GEMB / JC Penney Attention: Bankruptcy PO Box 103104 Roswell, GA 30076	C	DATE INCURRED: 06/28/1991 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxx - x0729 Home Depot Credit Services PO Box 9101 Des Moines, IA 50368-9101		DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$19,989.00
ACCT #: xxxxxxxxxxxx1010 HSBC / kawas 90 Christiana Rd New Castle, DE 19720	C	DATE INCURRED: 03/21/2007 CONSIDERATION: Charge Account REMARKS: Lawsuit Filed				\$10,004.00
Representing: HSBC / kawas		Clerk of the 298th District Court 600 Commerce St, STE 101 Dallas, TX 75202				Notice Only
Representing: HSBC / kawas		Esther A Grossman 15851 N. Dallas Pkwy STE 245 Addison, TX 75001				Notice Only

Sheet no. 2 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$29,993.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**Case No. **10-37816-13**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxx2796 HSBC / RS Attn: Bankruptcy PO Box 5263 Carol Stream, IL 60197	C	DATE INCURRED: 03/2005 CONSIDERATION: Unsecured REMARKS:				\$4,050.00
Representing: HSBC / RS		PBC of Maryland, Inc PO Box 628 Elk Grove, CA 95759				Notice Only
ACCT #: Internal Revenue Service Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114-0326	C	DATE INCURRED: 2004-2006 CONSIDERATION: Taxes REMARKS: for 2004 & 2006 1040				\$6,081.00
ACCT #: xxx*xx5000 Laboratory Physicians Assoc PO Box 740968 Dallas, TX 75374-0968	C	DATE INCURRED: 2/2009 CONSIDERATION: Medical Debt REMARKS:				\$396.07
ACCT #: xxxxxxxx7196 Methodist Dallas Medical Center PO Box 911875 Dallas, TX 75391-1875	C	DATE INCURRED: 2/2009 CONSIDERATION: Medical Debt REMARKS:				\$545.00
ACCT #: xxxxxx1070 Midland Credit Management PO Box 939019 San Diego, CA 92193	C	DATE INCURRED: 12/2009 CONSIDERATION: Factoring Company Account REMARKS: SEARS COLLECTION				\$12,543.00
Sheet no. <u>3</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$23,615.07
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**Case No. **10-37816-13**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx5867 Paragon Way Inc 2101 W Ben White Blvd Austin, TX 78704	C	DATE INCURRED: 03/2010 CONSIDERATION: Collecting for - GEMB Carecr REMARKS: Collecting for Care Credit				Notice Only
ACCT #: xx6131 Physician Assoc. of SW Dallas 3400 W. Wheatland Bldg. III, STE 260 Dallas, TX 75237-4408	C	DATE INCURRED: 02/2009 CONSIDERATION: Medical Debt REMARKS:				\$247.90
ACCT #: xxxxx-xxxxx7256 Prime Financial Services II 4040 N. Central Expwy, STE 600 Dallas, TX 75204-3147	C	DATE INCURRED: 2/2009 CONSIDERATION: Collecting for - Anesthesia Consultants of Dallas, REMARKS: collecting for Anesthesia Consultants of Dallas, LLP				\$1,000.00
ACCT #: xxxxx-xxxxx5495 Prime Financial Services II 4040 N. Central Expwy, STE 600 Dallas, TX 75204-3147	C	DATE INCURRED: 2/2009 CONSIDERATION: Collecting for - Methodist Dallas Medical Center REMARKS: collecting for Methodist Dallas Medical Center/CRNA				\$760.00
ACCT #: xxxxx-xxxxx6161 Prime Financial Services II 4040 N. Central Expwy, STE 600 Dallas, TX 75204-3147	C	DATE INCURRED: 2/2009 CONSIDERATION: Collecting for - Methodist Dallas Medical Center REMARKS: collecting for Methodist Dallas Medical Center				\$180.49
ACCT #: xxxxx-xxxxx5495 Prime Financial Services II 4040 N. Central Expwy, STE 600 Dallas, TX 75204-3147	C	DATE INCURRED: 2/2009 CONSIDERATION: Collecting for - Physicians Emergency Care Assoc. REMARKS: collecting for Physicians Emergency Care Assoc.				\$902.00
Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$3,090.39
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

In re **Joe Don Stevens, Jr.**
Debra Diana StevensCase No. **10-37816-13**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx-xxxxx7196 Prime Financial Services II 4040 N. Central Expwy, STE 600 Dallas, TX 75204-3147	C	DATE INCURRED: 2/2009 CONSIDERATION: Collecting for - Physicians Emergency Care Assoc REMARKS: collecting for Physicians Emergency Care Assoc				\$902.00
ACCT #: xxx*xxx9308 Radiological Consultants Assoc PO Box 740968 Dallas, TX 75374-0968	C	DATE INCURRED: 2/2009 CONSIDERATION: Medical Debt REMARKS:				\$75.00
ACCT #: xxxxxxxxxx4343 RS Clark And Associate 12990 Pandora Dr Ste 150 Dallas, TX 75238	C	DATE INCURRED: 04/2010 CONSIDERATION: Collection Attorney REMARKS: Collecting for Tejan MD				\$2,350.00
ACCT #: xx3442 Wood Law, PC PO Box 0435 Osseo, MN 55369-0435	C	DATE INCURRED: 8/2010 CONSIDERATION: Collection for - ETMC Fairfield REMARKS: Collecting for Freestone Emergency Medicine Assoc.				\$1,151.00
Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$4,478.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total > \$107,055.29

In re **Joe Don Stevens, Jr.**
Debra Diana Stevens

Case No. **10-37816-13**
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re **Joe Don Stevens, Jr.**
Debra Diana StevensCase No. **10-37816-13**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	Dependents of Debtor and Spouse	
	Relationship(s): Age(s):	Relationship(s): Age(s):
Employment:	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer	Owner - Shipping Equipment JD Management Services 2002 546 W, Red Bird Lane Duncanville, TX 75116	waitress - part time Chicago Gourmet Pizza 1 year 114 E. John D. Carpenter Frwy Irving, TX 75062

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	\$654.33
2. Estimate monthly overtime	\$0.00	\$676.00
3. SUBTOTAL	\$0.00	\$1,330.33
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$15.17
b. Social Security Tax	\$0.00	\$40.65
c. Medicare	\$0.00	\$9.51
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	\$65.33
6. TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	\$1,265.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$21,152.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income _____	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. Son Pays for Land + Boat + Insurance	\$552.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$21,704.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$21,704.00	\$1,265.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$22,969.00	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

JD Mgmt expects increased business as the economy rebounds

IN RE: **Joe Don Stevens, Jr.**
Debra Diana StevensCase No. **10-37816-13**
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,420.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable	\$242.00 \$100.00 \$52.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$50.00 \$375.00 \$50.00 \$50.00 \$50.00 \$175.00 \$25.00 \$0.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: Boat Insurance	 \$144.00 \$52.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: Land Payment c. Other: Boat d. Other:	 \$285.21 \$216.54
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	 \$19,332.18
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$22,618.93
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$22,969.00 \$22,618.93 \$350.07

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE: Joe Don Stevens, Jr.
Debra Diana Stevens

CASE NO 10-37816-13

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Business Expenses

JD Management Serv

Expense	Category	Amount
COGS	Cost of Goods Sold	\$17,781.00
Sales Taxes	Taxes	\$101.18
Various Business Expenses	Expense	\$2,068.00
Commission	Commission	(\$618.00)
Total >		\$19,332.18

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**

Case No. **10-37816-13**

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$170,440.00		
B - Personal Property	Yes	4	\$45,925.55		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2			
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6			
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$22,969.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$22,618.93
TOTAL		23	\$216,365.55	\$328,029.80	

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re **Joe Don Stevens, Jr.
Debra Diana Stevens**

Case No. **10-37816-13**

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$5,083.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$5,083.00

State the following:

Average Income (from Schedule I, Line 16)	\$22,969.00
Average Expenses (from Schedule J, Line 18)	\$22,618.93
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,857.98

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$32,292.51
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$7,897.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$107,055.29
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$139,347.80

In re **Joe Don Stevens, Jr.**
Debra Diana Stevens

Case No. **10-37816-13**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **25** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **11/15/2010**

Signature **/s/ Joe Don Stevens, Jr.**
Joe Don Stevens, Jr.

Date **11/15/2010**

Signature **/s/ Debra Diana Stevens**
Debra Diana Stevens

[If joint case, both spouses must sign.]